



# HEALTH INSURANCE MARKETPLACE FACTS: BETTER COVERAGE LOWER COSTS

## Who does the Marketplace serve?

- U.S. citizens and legal residents
- Individuals & families without affordable employer coverage or Medicaid/Medicare/Tricare
- 17,000-30,000 New Orleans residents may qualify for lower cost insurance. Many make up the backbone of our city, working in construction, hospitality, retail, health care, schools, and other industries.

## 5 Marketplace TIPS:

1. Sign up for email and text updates on [healthcare.gov](http://healthcare.gov)
2. Know what you are eligible for based on your income
3. Set a budget and know what you can afford
4. Educate yourself about how health insurance works
5. Find local help: Connect with Community health centers, Certified Application Counselors, and the New Orleans Health Department

## What does the Marketplace offer?

- 1) Private health plans with lower costs: for most, monthly cost (premiums) will be based on income. Many will also qualify for lower costs when they see the doctor and get care (co-pays/deductibles).
- 2) 46 plans from 3 companies: (1) Blue Cross Blue Shield of LA, (2) LA Health Cooperative, and (3) Vantage Health Plan.
- 3) All plans cover check-ups, hospital care, and prescription drugs, as well as maternity care, mental health, and more.
- 4) 3 check-ups/year are always free. So are cancer and diabetes screenings, vaccines, birth control, and more.
- 5) Young people under 30 can also get "catastrophic plans" for even less.
- 6) Most people must have health coverage in 2014 or pay a fee: 1% of your income (\$200 if you make \$20,000/year). The Marketplace will tell you if you are exempt from the fee.

## Income Requirements For Lower Costs

Individual: \$11,490—\$45,960  
Family of 4: \$23,550—\$94,200

**For more INFO visit:** [nola.gov/marketplace](http://nola.gov/marketplace)  
[healthcare.gov](http://healthcare.gov) or  
1-800-318-2596  
or text "HEALTH" to  
504-383-7580

